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U.S.A. Inc. ("Visa"), and MasterCard International Incorporated ("MasterCard"), through their in the above-captioned action. Defendants Visa and MasterCard are collectively referred to herein as "Defendants." In support of this request, Plaintiff and Defendants stipulate as follows:

WHEREAS, on July 26, 2005, plaintiffs in another case pending in this Court filed a Motion for Transfer Under 28 U.S.C. § 1407 Before the Judicial Panel on Multidistrict Litigation, seeking

to create a new MDL proceeding in this Court and coordinate both cases pending in this Court with a case pending in the Northern District of Georgia;

WHEREAS, on July 29, 2005, Defendants, together with additional defendants named in similar cases not before this Court, filed a separate Motion for Transfer Under 28 U.S.C. § 1407 Before the Judicial Panel on Multidistrict Litigation, seeking to transfer this case, along with 13 others pending in four district courts across the country, to the Northern District of Georgia, and create a new MDL proceeding;

WHEREAS, Defendants oppose plaintiffs' Motion for Transfer;

WHEREAS, Plaintiff opposes Defendants' Motion for Transfer;

WHEREAS, Plaintiff and Defendants would like to minimize the burdens on the parties and this Court through an extension of all deadlines in this action until final resolution of the Motions for Transfer by the Judicial Panel on Multidistrict Litigation;

WHEREAS, one previous extension has been granted in this case until September 8, 2005 for Defendants to move, answer or otherwise respond; and

WHEREAS, Plaintiff and Defendants agree that this Joint Stipulation is submitted without prejudice to, or waiver of, any defenses that Defendants may have to this action;

NOW THEREFORE, the Parties hereby stipulate and agree as follows:

- 1. To the extent that any served or subsequently served defendant is required to move, answer, or otherwise respond to the complaint in this action, the deadline for doing so shall be 60 days after an order from the Clerk of the Judicial Panel on Multidistrict Litigation deciding the pending, as well as any subsequently filed, Motions for Transfer. If the Clerk of the Judicial Panel on Multidistrict Litigation issues separate orders on different days with respect to the Motions for Transfer, the date of the latest order will control.
- 2. All other pretrial deadlines, including the time period in which to conduct the parties' planning conference under Federal Rule of Civil Procedure 26(f), shall be continued in this action until 60 days after:
 - (i) an order from the Clerk of the Judicial Panel on Multidistrict Litigation transferring this action to another District Court is filed with the Clerk of the

Northern District of California pursuant to Rule 1.5 of the Rules of Procedure

- for the Judicial Panel on Multidistrict Litigation, thereby effecting transfer; or
 an order from the Clerk of the Judicial Panel on Multidistrict Litigation
 creating an MDL proceeding in the Northern District of California, and
 coordinating this case therewith, is filed with the Clerk of the Northern
 District of California pursuant to Rule 1.5 of the Rules of Procedure for the
 Judicial Panel on Multidistrict Litigation; or
- (iii) the Judicial Panel on Multidistrict Litigation issues an order or orders denying all Motions for Transfer (if all motions are denied, but in separate orders not issued on the same day, the date of the later order will control).

1 SO STIPULATED: ARNOLD & PORTER LLP 2 Dated: September 6, 2005 3 By: Robert J. Nizas, No. 56187 4 Julie/B. Rottenberg, No. 169607 Jennifer L. Cummings, No. 208115 5 90 New Montgomery Street, Suite 600 San Francisco, CA 94105 6 Tel: 415-356-3000 Fax: 415-356-3099 7 8 David P. Gersch 9 Mark R. Merley ARNOLD & PORTER LLP 10 555 12th Street, N.W. Washington, D.C. 20004 11 Tel: 202-942-5000 Fax: 202-942-5999 12 Attorneys for Defendant Visa U.S.A. Inc. 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28

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14	PURSUANT TO STIPULATION, IT IS SO OF	
15 16	Dated: September 7, 2005	Mafine M. Chesney
17		Then. Maxine W. Chesney
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